



MO Scholars

Missouri's Empowerment Scholarship Accounts Program

Parent Handbook

SCHOOL YEAR 2026-2027

Revised January 5, 2026

MOScholars Parent Handbook

Contents

Welcome to MOScholars	2
What is an Empowerment Scholarship Account (ESA)?	2
Who is eligible to open a MOScholars account?	2
How much can an eligible student receive annually?	3
How do you apply for MOScholars	3
Allowable Use of Funds.....	4
Renewing the Scholarship.....	5
Changes to the MOScholars Account	5
Resources.....	5

Revision History		
Date of change	Section-Change	Page Number
January 5, 2026	Student Eligibility-Clarified Kindergarten age eligibility	Page 2

Welcome to the Missouri Empowerment Scholarship Account (ESA) Program - MOScholars

Welcome to MOScholars! We are excited that you are exploring this option for your family. Missouri enacted the MOScholars program in 2021, with a goal of enabling Missouri families to customize an education that works for each individual student. The program provides options for Missouri families, allowing them to seek a range of alternative educational services ranging from private schools to therapeutic education services.

What is an Empowerment Scholarship Account (ESA)?

Missouri's ESA program is referred to as MOScholars. Accounts are administered by Educational Assistance Organizations (EAOs) approved by the Missouri State Treasurer's Office. EAOs are nonprofit organizations that conduct fundraising activities to raise dollars to fund scholarships for qualified Missouri students. Scholarships can be used to offset tuition costs at eligible schools, as well as an array of supportive educational goods and services. MOScholars scholarship funds do not constitute taxable income to the parent of the qualified student.

Who is eligible for a MOScholars Scholarship?

Any elementary or secondary school student who meets one of the requirements below:

- A) Has an approved "individualized education plan" developed under the federal Individuals with Disabilities Education Act (IDEA). For MOScholars, the term "individualized education plan" means:

- An individualized education program (IEP) as defined in 20 U.S.C. § 1414(d)(1)(A)(i);

OR

- B) Lives in a household whose total annual income does not exceed 300% of the free and reduced lunch rate (see table below); **and** meets at least one of the following,
- Attended a public school as a full-time student for at least one (1) semester during the previous twelve (12) months; or
 - Is a child who is eligible to begin kindergarten or first grade (to be kindergarten eligible the child must be 5 by August 1 of the intended school year); or
 - Is a sibling of a qualified student who received a scholarship grant in the previous school year and will receive a scholarship grant in the current school year.

How much can an eligible student receive annually?

The scholarships are based on the State Adequacy Target (SAT) as determined by the Missouri Department of Elementary and Secondary Education (DESE) for each school year. Qualified students may receive an annual scholarship in the amount defined in statute:

1. A qualified student who has a current IEP may receive up to 175% of the SAT.
2. A qualified student who meets criteria as limited English proficiency may receive up to 160% of the SAT.
3. A qualified student who is eligible for free or reduced lunch may receive up to 125% of the SAT.
4. All other qualified students may not receive more than the SAT.

How do you apply for a MOScholars Scholarship?

1. Talk to the school you wish to send your scholar to for the 2026-2027 school year. Ask what Educational Assistance Organization (EAO) they are currently partnering with. If you do not have a school picked out, you may locate a list of the current EAOs and their partner schools at:
<https://treasurer.mo.gov/MOScholars/EAOs>
To learn more about each EAO and the schools they partner with, please contact the EAO directly.
2. Contact the EAO that is partnering with your desired school to receive a link to a prequalification application. Fill out the prequalification application and send it back to the EAO.
3. The EAO will send a link to the full application to all qualified applicants.
4. Complete the MOScholars application. Answer all questions completely. Find a list of helpful documents [here](#) to have while filling out the application.
5. Please note that you will receive an approval or denial email. All approved scholars will not be notified if they received the scholarship until the spring of 2026. If you have any questions about the application process please contact your EAO that you are working with. A list of certified EAOs can be found at:
<https://treasurer.mo.gov/MOScholars/EAOs>

Use of Funds

Eligible and ineligible educational expenses may vary depending on a student's circumstances and educational needs.

Allowable Use of Funds

1. Tuition or fees at a qualified school
2. Textbooks required by a qualified school

3. Educational therapies or services
4. Tutoring Services
5. Curriculum
6. Tuition or fees for a private virtual school
7. Testing fees
8. Account Management fees
9. Computer hardware or other technological devices
10. Fees for summer education and specialized after-school education programs.
11. Services provided by a public school
12. Transportation Costs

Ineligible MOScholars Expenses

While not a comprehensive list, certain expenses have been expressly identified as ineligible, including:

1. Consumable educational supplies, such as paper, pens, pencils, or markers.
2. Tuition at a private school located outside of Missouri.
3. Late payment or returned payment fees
4. Household items
5. Field trips
6. Tickets to events
7. Membership to organizations
8. Sports equipment
9. Furnishings (e.g. a desk or chair)
10. Musical instruments

Limitations on Expenses

1. Pre-payment of services are allowed only within the awarded school year (July 1-June 30).
2. The parent/guardian may not knowingly hire another MOScholars recipient's parent and pay them directly with scholarship funds.

Renewing the Scholarship

Students who have received a MOScholars scholarship **MUST** coordinate with their EAO to renew their scholarship for the upcoming school year and to continue in the program and use any rollover funds. The EAO will communicate renewal application deadlines to students.

Maintaining Eligibility for Renewal

- Attendance at a qualified school
- Completion of Annual Parent Survey(s)
- Completion of annual nationally standardized norm-referenced achievement tests (grade appropriate)
- Annual renewal in coordination with the EAO

Changes to the MOScholars Account

Change of Designated Parent/Guardian

A parent/legal guardian may transfer ownership of an account to another parent/legal guardian eligible to oversee the account. To transfer ownership, the existing designated parent/guardian should submit a request for Change of Designated Parent/Guardian form to the EAO. Once processed by the EAO, the new designee assumes all oversight of the scholarship account.

FERPA and Age 18

Any student that turns 18 years of age while still enrolled in a qualified school that is subject to the provisions of the Family Educational Rights and Privacy Act (FERPA) must provide any school records to an EAO or the Missouri State Treasurer upon request. Failure of the student to provide school records as requested may result in the student being required to reimburse the EAO for scholarship funds expended during the term the scholarship was suspended.

Withdrawal from the Program

A parent may cancel a participation agreement and withdraw their student from the program at any time by submitting a notice of withdrawal to the EAO. The parent and beneficiary are subject to the terms and conditions of the program during any term of schooling in which tuition, or other eligible expenses, were paid for using scholarship funds. The student's scholarship account will be closed and any remaining funds will be returned to the EAO for redistribution to other qualified students for scholarship accounts.

Program Violations & Termination of the MOScholars Account

If the STO determines that any parent or eligible student has committed an intentional program violation consisting of any misrepresentation or other act that materially violates any law or promulgated rule, it may disqualify the offending party from the program. After a twelve (12) month waiting period immediately following a disqualification, a parent or eligible student may re-apply to participate in the program in accordance with the applicable laws governing eligibility and participation in the program.

Resources

Help with your FACTS Management account:

Call FACTS Management Applicant help line at **844-649-2921**.

Hours:

Monday - Thursday 7:30 am to 7 pm CST; Friday 7:30 am to 5 pm CST

Or use the Live Chat feature that appears once you log into FACTS.

Hours:
Monday - Friday 8 am to 5 pm CST